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Exhibit 5

CLERK
US BANKRUPTCY COURT
ALEXANDRIA DIVISION

Bank

Dare

RE: George Mason Mortgage, LLC

Dear Sir/Madam:

CW# 10627869

In response to the request of the above referenced customer, enclosed are the original Deed of Trust Note(s) endorsed to your order, and supporting documents, made by the following individual(s): Yate. 5. Father.

INSTRUCTIONS FOR PAYMENT

You are hereby notified that Cardinal Bank, N.A. has provided funds for this/these note(s) pursuant to that certain Mortgage Warehousing Loan and Security Agreement between George Mason Mortgage, LLC and Cardinal Bank, N.A., dated July 6, 2004. Accordingly you are hereby instructed as follows:

- 1. Remit payment to Cardinal Bank, N.A. (the "Bank") no later than fifteen (15) days from the date of this letter.
- 2. Please send payment to the following address: Cardinal Bank, N.A.

8270 Greensboro Dr. Suite 500

McLean, VA 22102 ABA: 056008849 Attn: Wire Room

- 3. Please indicate payment for the benefit of the George Mason Mortgage, LLC account number 504-601-2273
- 4. WHEN TRANSMITTING FUNDS, PLEASE INDICATE ON THE WIRE:
 - a) Name(s) on Loan(s) being purchased.
 - b) Contact Wire Room

These notes and the other documents remain subject to the Bank's continuing security interest and are to be held by you as bailee for the benefit of the Bank. SHOULD YOU DECIDE NOT TO PURCHASE THE ENCLOSED, ALL DOCUMENTS ARE TO BE RETURNED TO CARDINAL BANK, N.A. AT THE ADDRESS STATED ABOVE WITHIN TWENTY (20) DAYS FROM THE DATE OF THIS LETTER.

Sincerely.

CARDINAL BANK, N.A.

Title: SENICR VILLE PRESIDENT